

**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

**APATHBANDHU SCHEME** – Accident Insurance Scheme for Below Poverty Line families in Andhra Pradesh – Implementation of the Scheme for the year 2009-10 (i.e., from 02-10-2009 to 01-10-2010) – Orders – Issued.

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**REVENUE (DISASTER MANAGEMENT.I) DEPARTMENT**

**G.O.Ms.No. 22**

**Dated: 29 -09-2009.**

**Read the following:-**

1. From M/s.Bharti AXA General Insurance Company Ltd., Hyderabad, Letter dated 19-09-2009.
2. G.O.Ms.No.19, Revenue (D.M.I) Dept. Dt.07-09-2009.
3. From M/s. Bharti AXA General Insurance Company Ltd., Hyderabad, Invoice/Bill No.BAGI/2009-20/00108, Dt.25-09-2009.
4. From M/s. Bharti AXA General Insurance Company Ltd., ,letter No.nil, dt.25-09-2009
5. From M/s. Bharti AXA General Insurance Company Ltd., Hyderabad, letter. No.nil, dt.29-09-2009.

**ORDER:-**

The Government have decided to continue the Apathbandhu Scheme for one more year i.e., from 02-10-2009 to 01-10-2010. In response to the Government advertisement calling for bids, M/s. Bharti AXA General Insurance Company Ltd., Hyderabad among others, has submitted their bid vide reference read above.

2. A three member committee constituted vide reference second read above, have examined the bids of the tenderers and recommended M/s. Bharti AXA General Insurance Company Ltd., Hyderabad which is L1 i.e., the lowest bidder.

3. The Government, after examining the matter have decided to grant the scheme by paying a premium of Rs. 10,78,20,000/- (Rupees ten crores seventy eight lakhs twenty thousands only) to M/s. Bharti AXA General Insurance Company Ltd., Hyderabad for minimum coverage of 3200 death cases with no ceiling cap @ Rs.50,000/- per case.

4 The Government would initially be paying the premium of Rs.10,78,20,000/- for 3200 cases and once the target is nearing completion on the basis of number of cases expected, additional premium will be paid on pro-rata basis, if necessary.

5. The nature of deaths covered shall be as follows:

1. Deaths resulting from break down of Law and Order / Riots and acts of the State in the restoration of Law and Order, excluding deaths arising out of faction fights.
2. Deaths of passengers in accident caused or resulting from operation of passenger carrying vehicles owned / hired by A.P.S.R.T.C., or deaths caused or resulting from operation of any other vehicles including deaths of pedestrians caused by all such vehicles.
3. Deaths resulting from accident to water borne vessels such as boats etc., while they are plying.
4. Deaths on account of floods, cyclones, storms, thunderbolt, inundation etc.
5. Deaths on account of collapse of buildings / bridges.
6. Deaths on account of fire accidents.
7. Deaths on account of electrocution.
8. Deaths on account of extremist violence.

9. Deaths resulting from attacks / atrocities against S.Cs / S.Ts.
  10. Murder and death of women on account of rape, molestation etc.,
  11. Deaths on account of earthquakes.
  12. The Toddy Tappers, who die due to accidental fall, are covered under "Apathbandhu" scheme as it is an accidental death. If the case is covered under the Excise Department Insurance Scheme, then it will not be considered under Apathbandhu.
  13. People, who die due to drowning, also are covered under "Apathbandhu" scheme, as it is an accidental death.
  14. Death due to Rabies / Dog bite is also covered under "Apathbandhu" scheme subject to the condition that the dog bite has taken place during the policy period and the death of person has occurred within 12 months of the dog bite and subject to post-mortem report.
  15. Death due to snake bite or due to attack by wild animals is also covered under "Apathbandhu" scheme, as these are accidents, subject to post-mortem report or Medical certificate from the Doctor not below the rank of Asst. Civil Surgeon.
  16. Any other accidental deaths, not specifically excluded.
6. The nature of deaths not covered shall be as follows:
1. Self injury, suicide or attempted suicide.
  2. Death while under the influence of alcoholic drinks or drugs.
  3. Engaging in aviation activities other than travelling as passenger (in a duly licensed standard type aircraft) anywhere in the world.
  4. Venereal diseases or insanity.
  5. Death while committing any breach of law with criminal intent.
  6. War and allied perils.
  7. Nuclear Explosion.
  8. Pregnancy, Child birth or consequences thereof.
  9. Service on duty with armed forces.

7. Sanction is hereby accorded for an amount of Rs. 10,78,20,000/- (Rupees ten crores seventy eight lakhs twenty thousands only) to M/s. Bharti AXA General Insurance Company Ltd., Hyderabad towards payment of Insurance premium to provide the Insurance coverage to the below Poverty Line families (White Ration Card holders / Anthyodaya / Annapurna Card holders) of the State in case of accidental death in the family during the period from 02-10-2009 to 01-10-2010.

8. The above sanctioned amount shall be released to M/s. Bharti AXA General Insurance Company Ltd., Hyderabad in instalments as mentioned below:

Sl No	Particulars of instalment	Amount in Rs.
1.	1 <sup>st</sup> instalment on or before 1-10-2009	<b>2,69,55,000</b> (Rupees two cores sixty nine lakhs and fifty five thousand only)
2.	2 <sup>nd</sup> instalment on or before 01-01-2010	<b>2,69,55,000</b> (Rupees two cores sixty nine lakhs and fifty five thousand only)
3.	3 <sup>rd</sup> and final instalment on or before 15-03-2010	<b>5,39,10,000</b> (Rupees Five cores thirty nine lakhs and ten thousand only)
Total		<b>10,78,20,000</b>

M/s. Bharathi – AXA General Insurance Company Limited, Hyderabad shall submit Bank Guarantee @ 10% of total premium before releasing final installment of the premium .

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9. The expenditure accorded in para (7) above shall be met in relaxation of quarterly regulations and debited to the following Head of Account,

	2235	-	Social Security and Welfare
	60	-	Other Social Security and Welfare Programmes
MH -	200	-	Other Programmes
SH -	(20)	-	Assistance to Below Poverty line families under Accidental Insurance Scheme.(Apathbandhu)
	310	-	Grants-in-aid
	312	-	Other Grants-in-aid.

10. The Asst. Secretary to Government, Revenue (DM.IV-Claims) Department shall draw and disburse the amounts in favour of M/s. Bharti AXA General Insurance Company Ltd. through cheques on due dates as shown in Para (8) above.

11. This order issues with the concurrence of Finance Department vide their U.O.No.10837/364/A2/Exp.Rev/09,dated 22-09-2009 and U.O.No,3132/DS(KVR)/2009, dt.29-09-2009.

**(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)**

DINESH KUMAR  
COMMISSIONER FOR DISASTER MANAGEMENT &  
E.O.PRL. SECRETARY TO GOVERNMENT

To

M/s. Bharti AXA General Insurance Company Ltd., Hyderabad.

All the District Collectors in the State.

The Accountant General, A.P., Hyderabad.

The Director of Treasuries & Accounts, A.P., Hyd.

The Asst. Secretary to Govt., Revenue (DM.IV-Claims) Department.

The Pay & Accounts Officer, Hyderabad.

The Deputy Pay & Accounts Officer, Secretariat Branch, Hyderabad.

The Social Welfare Department.

Copy to:

The P.S. to Prl. Secretary to Chief Minister

The P.S. to Minister for Revenue

The P.S. to Chief Secretary to Govt

The General Administration (I&PR) Deptt

The Finance (BG) Deptt

The Finance (Exp.Rev) Deptt.

The Finance (Exp.SW) Deptt

The P.S. to Prl. Secy to Govt., Finance (W&P) Deptt

The P.S. to Prl. Secretary to Govt, Revenue Deptt

The P.S. to Commissioner for Disaster Management & E.O. Prl Secy. to Govt.

The Accounts Officer, Revenue (DM) Deptt

SF/SC

//FORWARDED :: BY ORDER//

SECTION OFFICER